



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/660,263	09/10/2003	Benedicto H. Dominguez	VISAP073	5063
22434	7590	11/14/2007		
BEYER WEAVER LLP P.O. BOX 70250 OAKLAND, CA 94612-0250			EXAMINER BAYAT, BRADLEY B	
			ART UNIT	PAPER NUMBER
			3621	
			MAIL DATE	DELIVERY MODE
			11/14/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/660,263	Applicant(s) DOMINGUEZ ET AL.	
	Examiner Bradley B. Bayat	Art Unit 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 August 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-7, 9-18, 20, 21, 23-37, 39-41, 44-47, 49, 50 and 52-54 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-7, 9-18, 20, 21, 23-37, 39-41, 44-47, 49, 50 and 52-54 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>10/25/2007</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

This communication is in response to remarks and amendment filed on August 17, 2007.

Claims 1-7, 9-18, 20, 21, 23-37, 39-41, 44-47, 49, 50 and 52-54 remain pending.

Information Disclosure Statement

The information disclosure statement (IDS) submitted on 10/25/2007 is in compliance with the provisions of 37 CFR 1.97 and therefore considered by the examiner.

Response to Arguments

Applicant's arguments filed have been fully considered but they are not persuasive. Applicant argues that the cited references fail to disclose any enrollment data used to identify the party (response p. 11). Please note that the use of enrollment data is well known in the art as disclosed in the background portion of the Carrott reference (1:24-59, customer and merchant register to participate and provide information for verification to each other or third-party). Furthermore, Tsuei teaches that pre/registration of customer information and private facility (third-party) utilizes that information to verify the authorization request [0027, 0199-0207, see Fig 27 and associated text]. Moreover, Applicant argues that nothing in Tsuei verifies the identity of the presenter via enrollment data (response pp. 12-13). Tsuei discloses:

[0066] Briefly described, and in accordance with a preferred embodiment in operation, an information hub housing a central server receives a request for authentication from a service provider or information requester. In this example embodiment, the central server verifies that the service provider or information requester is authorized to obtain authentication for the transaction or the requested information from the database. Upon verification of the validity of the request, the central server queries database for authentication of the anonymous customer. The database contains, for example, a lookup table that links the anonymous identification of the medium card holder, for example, a credit card holder, to the true identity of the card holder. In this example embodiment, the

Art Unit: 3621

lookup table functions a barrier between the system traffic and the stored identity information. Continuing with the example, if the information requested matches the search in the lookup table, a verification response is generated by the central server to authenticate the transaction.

In fact, the relevant passages of Tsuei disclose:

[0199] One embodiment of such generic private mail service is depicted in FIG. 26. Initially, the consumer (301) registers with the private mail service ("PMS" 310), which can be conceptually divided into Private Mail Administration Service ("PMAS" 311) and Private Mail Mapping Center ("PMMC" 312). PMAC is responsible for customer registration and subscription, billing, assignment of Private Mail codes, and customer service functions such as changes to delivery address, modifying account data, canceling subscriptions, as well as various other account maintenance functions.

[0200] The PMAC is accessible to customers via the Internet, telephone, and mail, although any one contact method is sufficient. Full service is preferably available through each method of customer contact.

[0201] During the registration process, see FIG. 27, the PMAC obtains customer name, billing information, mail delivery address, and possibly other information. Once these data are collected and processed, the PMAC assigns a unique Private Mail Code to a customer. The code is generated by automated Private Mail Code generation process, which assigns a unique character string to be used as the Private Mail code. Next, PMAC maps the code to the customer delivery address on record. More than one code may be generated for one customer.

[0202] In order to modify any subscription data, e.g., name or address, the customer will need to authenticate his identity. The authentication process may use a personal identification number (PIN), password, digital certificate, written signature, or other means of positive identification. Customer service is preferably available for PMAC activities, so that account changes and customer issues may be resolved quickly after a customer's registration or other relevant transaction is processed by the PMAC, the delivery address and associated Private Mailing code is added to the PMMC and stored in its database (313). If PMAC and PMMC are physically separate from each other, a secure communication link (314) should be established between them for information transfer. All updates to the PMMC database are preferable made in real or quasi real time. A "live" data backup in another physical location (not pictured) is preferably maintained, so that the data is redundantly stored and service need not be interrupted if PMMC fail or PMAC fail.

[0203] Generally, consumers will not be able to update the PMMC database directly, but will have to identify themselves and follow the registration and information updating protocol established by the PMAC, as previously described. The specific update functions that consumers will be able to perform include, but are not limited to creation of a new Private Mail code, deletion of an unwanted Private Mail code, and changes to the delivery address associated with a

Art Unit: 3621

Private Mail code.

[0204] PMMC's main function is to provide shippers with the delivery address information associated with the Private Mail code. It includes a secure interface to allow the shippers to look up the delivery address associated with a Private Mail code. Additionally, the PMMC might handle administration functions associated with the shippers, such as access control to the PMMC, usage, and billing or payment of any transaction fees or service charges.

[0205] The PMMC is preferably a high availability service designed for continuous 24/7 operations. This will be achieved through the use of redundant equipment, multiple physical data center locations, robust disaster recovery methods, and other means designed to prevent service interruptions. PMMC's database is highly secure, accessible only to authorized users. At a minimum, it maintains the following data: Private Mail code, physical delivery address, authorized users, and audit trail with date/time/user associated with each access.

The citation noted above in addressing Applicant's arguments and references to certain portions are hereby incorporated into the rejection below and Applicant must note that although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the response, to consider fully the entire references as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the examiner.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-7, 9-18, 20, 21, 23-37, 39-41, 44-47, 49, 50 and 52-54 are rejected under 35 U.S.C. 103(a) as being unpatentable over Carrott et al. (hereinafter Carrott, 6,839,692 B2), in view of Tsuei et al. (hereinafter Tsuei, US 2004/0083184 A1).

As per Claims 1-3, 6, 7, 37 and 41, Carrott discloses a method involving a presenter, a trusted party, and an acceptor for validating profile data of said presenter during an on-line transaction comprising: receiving said profile data at said trusted party (Col. 2, lines 5-10; Col. 3, lines 4-10; Col. 4, lines 8-18; Col. 5, lines 25-38 and 55-67; Col. 6, lines 60-65); receiving and comparing said profile data against reference data stored by said trusted party (Col. 2, lines 5-10 and 20-33; Col. 3, lines 4-10; Col. 7, lines 4-10 and 17-25); notifying said acceptor by said trusted party that said profile data of said presenter is either authentic or erroneous, whereby said trusted party validates said profile data of said presenter for the benefit of said acceptor (Col. 2, lines 5-10 and 20-33; Col. 7, lines 24-42).

Carrott does not explicitly disclose receiving by said trusted party an enrollment process (see background of the invention), profile data and enrollment data from said presenter and verifying the identity of said presenter, said trusted party being an issuer of an account to said presenter wherein authentication data is received and validated as per the customer profile during an online transaction.

Tsuei, however, teaches a dynamic and comprehensive system and method for processing and authentication of transactions via identified customer profiles without revealing any information the requesting party (see figure 2 and associated text, ¶14, 17 19, 25, 66). According to Tsuei, once a subscriber enrolls and registers providing profile and enrollment data, a unique identifier is associated with that customer, upon matching such data and verification of the

Art Unit: 3621

identity and credentials of the customer, notification is provided for the benefit of the requesting party over the Internet (summary of the invention, fig 2 and associated text, ¶14, 17, 19, 70-74, 89-114; also see 158-160, creation of vault database). Therefore, it would have been obvious for one of ordinary skill in the art at the time of the invention to modify Carrot's purchase transaction system to provide an anonymous transaction verification mechanism to provide security to the subscriber while at the at the same time providing further verification confirmation for the requestor.

Furthermore, Carrott does not explicitly disclose communicating said authentication data between said trusted party and said presenter during said enrollment process, said authentication data being known only to said trusted party and to said presenter.

Tsuei teaches that HPS 118 uses a standard credit card authorization system. However, the issuer must establish a method for authenticating the cardholder of an alias account. In an embodiment of the invention, this is accomplished by using the alias "password" that was entered during account setup. The issuer should also have some special procedures to handle referrals and hot calls. Since none of the information on the alias account is real, a phone number is set in the phone number field that will allow the issuer to communicate with the vault and request contact with the cardholder [0139]. Therefore, it would have been obvious to one of ordinary skill in the art to modify Carrott to include assigning a password during the enrollment process that is known to the user and sent to the trusted party to authenticate communication between the parties.

Art Unit: 3621

As per claims 4 and 5, Carrott further discloses wherein the presenter and the acceptor communicate with said trusted party over the Internet (Abstract; Figure 1; Col. 3, lines 45-55; Col. 8, lines 10-15).

As per claims 9, 10, 44, 45, Carrot fails to disclose as noted above, however, Tsuei teaches a system wherein the program identity is an account number of financial account wherein the trusted third party maintains said account (fig 12-17, 20 and associated text). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Carrott et al and include a program identity number such as an account number, unique identifier or other code of some sort issued and stored by the trusted party so that the trusted party has a unique number or code associated with the presenter as taught by Tsuei et al and which may be used later to identify the presenter or an account maintained by the trusted party.

As per claims 11-12 and 14-17, Carrott et al further disclose initiating communications between the presenter and acceptor and receiving profile data and a program identity number at the acceptor for the presenter (Col. 4, lines 5-18; Col. 5, lines 25-38). Carrott et al, however, fail to explicitly disclose receiving identity data at the acceptor. Tsuei et al disclose a method for verifying the identity of on-line credit card purchasers and further teach receiving, at a trusted party, authenticating data from the presenter; comparing, by the trusted party, the authenticating data against pre-designated authenticating data previously designated for the presenter and notifying the acceptor by the trusted party that the identity of the presenter is either authentic or

Art Unit: 3621

erroneous, whereby the trusted party authenticates the identity of the presenter for the benefit of the acceptor (fig 2, 12-20 and associated text, ¶12-30, 70-158). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Carrott et al and include authenticating the identity of the purchaser as taught by Tsuei et al so that the merchant is ensured that the purchaser is the authorized user for the credit card. Tsuei et al provides motivation by indicating that there is a need for a method or system for verifying the identity of an on-line purchaser, and ensuring to a reasonable extent that the purchaser is in fact the party authorized to use the credit card presented for payment.

As per claim 13, Carrott et al further disclose querying the trusted party by the acceptor whether account data updating can be provided (Col. 2, lines 25-33).

As per claims 18 and 20-21, Carrott et al further disclose transmitting a data authentication request message from said acceptor to said trusted party in order to request that said trusted party validate said profile data of said presenter as discussed above. Carrott et al, however, fail to disclose requesting that the third party authenticate the identity of the presenter. Tsuei et al disclose a method for requesting that the trusted party verifying the identity of on-line credit card purchasers and further teach notifying the acceptor that the identity is authentic when the data matches (fig 2, 12-20 and associated text, ¶12-30, 70-158). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Carrott et al and include authenticating the identity of the purchaser as taught by Tsuei et al so that the merchant is ensured that the purchaser is the authorized user for the credit card. Tsuei et

Art Unit: 3621

al provides motivation by indicating that there is a need for a method or system for verifying the identity of an on-line purchaser, and ensuring to a reasonable extent that the purchaser is in fact the party authorized to use the credit card presented for payment.

As per claims 23-24, Carrott et al further disclose providing, by the trusted party, of updated profile data when the profile data is determined to be out of date (Col. 2, lines 25-33, see also updating disclosed in Tsuei).

As per claims 25, 27, 52 and 54, Carrott et al disclose an on-line data authentication system comprising: a trusted party who receives, validates and provides profile data of a presenter (Figure 1; Col. 2, lines 5-10 and 20-33; Col. 3, lines 4-10; Col. 4, lines 8-18; Col. 5, lines 25-38 and 55-67; Col. 6, lines 60-65; Col. 7, lines 4-10 and 17-25); an acceptor who conducts a transaction with said presenter and who requests said trusted party to validate said profile data of said presenter (Figure 1; Col. 6, lines 60-67; Col. 7, lines 1-10); and a directory server configured to determine the existence of said trusted party who will be able to validate said profile data of said presenter (Col. 6, lines 60-67; Col. 7, lines 1-10).

Carrott et al further disclose local user authentication wherein the user inputs a user ID and password which is then verified by the users computer prior to proceeding (Col. 5, lines 57-63; Col. 6, lines 20-25). Carrott et al, however, fail to explicitly disclose receiving authentication data at a trusted party during an enrollment process, said trusted party being an issuer of an account to said presenter in which enrollment data is used to verify the identity of said presenter, and an acceptor requesting the trusted party to authenticate the identity of the presenter. Tsuei et

Art Unit: 3621

al disclose a method for verifying the identity of on-line credit card purchasers and further teach receiving during an enrollment process, at a trusted party, authenticating data from the presenter; comparing, by the trusted party, the authenticating data against pre-designated authenticating data previously designated for the presenter; and notifying the acceptor by the trusted party that the identity of the presenter is either authentic or erroneous, whereby the trusted party authenticates the identity of the presenter for the benefit of the acceptor (fig 2, 12-20 and associated text, ¶¶12-30, 70-158). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Carrott et al and include authenticating the identity of the purchaser as taught by Tsuei et al so that the merchant is ensured that the purchaser is the authorized user for the credit card. Tsuei et al provides motivation by indicating that there is a need for a method or system for verifying the identity of an on-line purchaser, and ensuring to a reasonable extent that the purchaser is in fact the party authorized to use the credit card presented for payment.

Furthermore, Carrott does not explicitly disclose communicating said authentication data between said trusted party and said presenter during said enrollment process, said authentication data being known only to said trusted party and to said presenter.

Tsuei teaches that HPS 118 uses a standard credit card authorization system. However, the issuer must establish a method for authenticating the cardholder of an alias account. In an embodiment of the invention, this is accomplished by using the alias "password" that was entered during account setup. The issuer should also have some special procedures to handle referrals and hot calls. Since none of the information on the alias account is real, a phone number is set in the phone number field that will allow the issuer to communicate with the vault and

Art Unit: 3621

request contact with the cardholder [0139]. Therefore, it would have been obvious to one of ordinary skill in the art to modify Carrott to include assigning a password during the enrollment process that is known to the user and sent to the trusted party to authenticate communication between the parties.

As per claims 26 and 53, Carrott et al further disclose wherein the presenter and the acceptor communicate with said trusted party over the Internet (Abstract; Figure 1; Col. 3, lines 45-55; Col. 8, lines 10-15).

As per claim 28, Carrott et al fail to disclose as above, however, Tsuei et al disclose receiving and storing authenticating data from the presenter at the trusted party wherein the authenticating data becomes the pre-designated authenticating data (fig 2, 12-20 and associated text, ¶¶12-30, 70-158). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Carrott et al and include receiving and storing, at the trusted party, authenticating data of the purchaser as pre-designated authenticating data for purposes of authenticating the identity of the purchaser as taught by Tsuei et al so that the merchant is ensured that the purchaser is the authorized user for the credit card. Tsuei et al provides motivation by indicating that there is a need for a method or system for verifying the identity of an on-line purchaser, and ensuring to a reasonable extent that the purchaser is in fact the party authorized to use the credit card presented for payment.

As per claims 29-30, Carrott et al fail to disclose, however, Tsuei et al disclose providing, by the trusted party, to the presenter a program identity number which is correlated with the identity, profile data and authenticating data and storing the program identity number by the trusted party (fig 2, 12-20 and associated text, ¶12-30, 70-158). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Carrott et al and include a program identity number such as an account number, unique identifier or other code of some sort issued and stored by the trusted party so that the trusted party has a unique number or code associated with the presenter as taught by Tsuei et al and which may be used later to identify the presenter or an account maintained by the trusted party.

As per claims 31-32, Carrott et al disclose a request message transmitted from the acceptor to the trusted party via a directory server, the message containing a query as to whether the trusted party will be able to validate the profile data of the presenter (Col. 6, lines 45-67) and a response message for validating the profile data of the presenter (Col. 2, lines 5-10 and 20-33; Col. 7, lines 24-42). Carrott et al, however, fail to disclose transmitting a message to the third party querying the third party as to whether the third party will be able to authenticate the identity of the presenter. Tsuei et al disclose a method for requesting that the trusted party verifying the identity of on-line credit card purchasers and further teach notifying the acceptor that the identity is authentic when the data matches (fig 2, 12-20 and associated text, ¶12-30, 70-158). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Carrott et al and include authenticating the identity of the purchaser as taught by Tsuei et al so that the merchant is ensured that the purchaser is the

Art Unit: 3621

authorized user for the credit card. Tsuei et al provides motivation by indicating that there is a need for a method or system for verifying the identity of an on-line purchaser, and ensuring to a reasonable extent that the purchaser is in fact the party authorized to use the credit card presented for payment.

As per claims 33-36, Carrott et al disclose a request message transmitted from the acceptor to the trusted party via a directory server, the message requesting that the trusted party validate the profile data of the presenter, the request message including profile data of the presenter (Col. 2, lines 5-10; Col. 3, lines 4-10; Col. 4, lines 8-18; Col. 5, lines 25-38 and 55-67; Col. 6, lines 60-65) and a response message for validating the profile data of the presenter and whether or not the profile data is accurate or contains errors (Col. 2, lines 5-10 and 20-33; Col. 7, lines 24-42). Carrott et al, however, fail to disclose transmitting a message to the third party requesting that the third party authenticate the identity of the presenter. Tsuei et al disclose a method for requesting that the trusted party verifying the identity of on-line credit card purchasers and further teach notifying the acceptor that the identity is authentic when the data matches (fig 2, 12-20 and associated text, ¶12-30, 70-158). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Carrott et al and include authenticating the identity of the purchaser as taught by Tsuei et al so that the merchant is ensured that the purchaser is the authorized user for the credit card. Tsuei et al provides motivation by indicating that there is a need for a method or system for verifying the identity of an on-line purchaser, and ensuring to a reasonable extent that the purchaser is in fact the party authorized to use the credit card presented for payment.

As per claims 39-40, Carrott et al further disclose wherein the presenter, acceptor and trusted party communicate over the Internet (Abstract; Figure 1; Col. 3, lines 45-55; Col. 8, lines 10-15).

As per claim 46, Carrott et al further disclose wherein the identity and profile data include at least the name and address of the presenter (Col. 2, lines 20-33; Col. 5 line 60-Col. 6 line 3; Col. 7, lines 24-34).

As per claims 47 and 50, Carrott et al further disclose transmitting a data authentication request message from said acceptor to said trusted party in order to request that said trusted party provide said profile data of said presenter (Figure 2; Col. 2, lines 20-33; Col. 5 line 60-Col. 6 line 3; Col. 7, lines 24-34); and transmitting a data authentication response message from said trusted party to said acceptor, said data authentication response message containing said profile data of said presenter (Col. 2, lines 20-33; Col. 5 line 60-Col. 6 line 3; Col. 7, lines 24-34).

As per claim 49, Carrott et al fail to disclose the features noted as per claim 37 above and asking the presenter, by the trusted party, for permission to provide the profile data of the presenter to the acceptor. However, Tsuei et al disclose requesting the presenter, by the trusted party, for the authenticating data (fig 2, 12-20 and associated text, ¶12-30, 70-158). Examiner takes Official Notice, however, that utilizing a third party entity to essentially filter customer personal or profile data provided to merchants based on permissions controlled by the customer

Art Unit: 3621

is well known in the art and it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the reference to Carrott et al and include the ability to filter the information provided to the merchant. One would have been motivated to filter this type of customer personal or profile data since it was well known at the time of applicant's invention that consumers were generally concerned about divulging personal or private information.

Examiner has pointed out particular references contained in the prior arts of record in the body of this action for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the response, to consider fully the entire references as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the examiner.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37

CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bradley B. Bayat whose telephone number is 571-272-6704. The examiner can normally be reached on Tuesday-Friday 8 a.m.-6:30 p.m..

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on 571-272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

A handwritten signature in black ink, appearing to read 'Bradley Bayat', with a long horizontal stroke extending to the right.

Bradley B. Bayat
Primary Examiner
Art Unit 3621